

Report No. 310
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call September 30, 1999
(In thousands of Dollars)

Assets	96 State Banks	4 Trusts	Bank of North Dakota		Total Reporting
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$176,105	(\$70)		\$90,639	\$266,674
Interest-bearing balances	\$33,158	\$3,179			\$36,337
Securities	\$1,272,148	\$6,824		\$276,490	\$1,555,462
Federal funds sold and securities purchased/agreements to sell	\$91,526			\$167,320	\$258,846
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,362,660		\$1,006,212		\$4,368,872
Less: Allowance for loan & lease losses	<u>\$55,742</u>		<u>\$19,380</u>		<u>\$75,122</u>
Loans & leases, unearned income, allowances & reserve	\$3,306,918		\$986,832		\$4,293,750
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$85,574	\$519		\$2,632	\$88,725
Other real estate owned	\$7,090	\$350		\$129	\$7,569
Investments in unconsolidated subsidiaries & assoc. companies	\$71				\$71
Intangible assets	\$2,903				\$2,903
Other assets	<u>\$144,881</u>	<u>\$1,444</u>		<u>\$28,791</u>	<u>\$175,116</u>
Total Assets	<u>\$5,120,374</u>	<u>\$12,246</u>		<u>\$1,552,833</u>	<u>\$6,685,453</u>
Liabilities					
Deposits:					
In domestic offices	\$4,336,822			\$961,466	\$5,298,288
Noninterest-bearing	\$483,481		\$100,747		\$584,228
Interest-bearing	<u>\$3,853,341</u>		<u>\$860,719</u>		<u>\$4,714,060</u>
Federal funds purch & secur sold under agreements to repurchase	\$106,439			\$124,773	\$231,212
Demand notes issued to the US Treasury	\$3,282				\$3,282
Other borrowed money	\$124,930	\$265		\$287,238	\$412,433
Other liabilities	<u>\$63,113</u>	<u>\$2,548</u>		<u>\$40,107</u>	<u>\$105,768</u>
Total Liabilities	\$4,634,586	\$2,813		\$1,413,584	\$6,050,983
Equity Capital					
Perpetual preferred stock	\$500				\$500
Common Stock	\$37,313	\$888		\$22,000	\$60,201
Surplus	\$196,472	\$1,400		\$22,000	\$219,872
Undivided profits & capital reserves	\$263,761	\$7,134		\$96,703	\$367,598
Net unrealized holding gains (losses) on available for sale securities	(\$12,258)	\$11		(\$1,454)	(\$13,701)
Total Equity Capital	<u>\$485,788</u>	<u>\$9,433</u>		<u>\$139,249</u>	<u>\$634,470</u>
Total Liabilities and Equity Capital	<u>\$5,120,374</u>	<u>\$12,246</u>		<u>\$1,552,833</u>	<u>\$6,685,453</u>
Average Ratios of State Banking Institutions	9/31/1999	6/30/1999	3/31/1999	12/31/1998	9/30/1998
Total Capital/Reserves to Total Assets	10.46%	10.60%	10.64%	10.68%	11.01%
Total Capital to Total Deposits	11.20%	11.21%	11.08%	11.17%	11.70%
Total Loans to Total Assets	64.96%	64.06%	59.96%	60.80%	64.32%
Loan Valuation Res to Total Loans (Gross)	1.66%	1.70%	1.78%	1.72%	1.73%
Total Loans to Total Deposits	77.54%	75.46%	69.43%	70.51%	76.02%
Return on Assets (Annualized)	1.17%	1.17%	1.08%	1.11%	1.19%
Increase in Deposits 9-30-98 to 9-30-99	4.44%				
Increase in Loans 9-30-98 to 9-30-99	6.53%				
Increase in Total Assets 9-30-98 to 9-30-99	5.51%				